DOCUMENT RESUME

ED 217 994 PS 012 907

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TITLE The Work Ethic and Fringe Benefits.
PUB DATE May 82
NOTE 28p.; Paper presented at the seminar on "Day Care as an Employee Benefit" (Orlando, FL, May 12-14, 1982).

EDRS PRICE MF01/PC02 Plus Postage.
DESCRIPTORS Computer Oriented Programs; Coordination; Cost Effectiveness; *Day Care; *Delivery Systems; Early Childhood Education; *Employed Women; Fees; *Fringe Benefits; Human Services; Job Satisfaction; Mothers; *Private Agencies; Program Administration; *Public Support
IDENTIFIERS Community Coordinated Child Care Program; *Employer Supported Child Care; Florida

ABSTRACT

Many young mothers who are the sole support of young children work at low-level, low-paying jobs primarily to have the satisfaction of providing for the growth of their children. A job that directly provides child care is exactly what many working mothers are looking for. Employers should realize that provision of child care as a fringe benefit is the least expensive, most productive activity they can initiate. The 4C Child Care Assurance Plan, a computer-operated, agency-based nonprofit corporation which has operated for more than a decade in central Florida, helps families purchase child care from the private market. Integrating families receiving public funds for child care with families receiving employer-provided child care, the 4C program can identify employees who are eligible for any of several public funds. These public funds are used first, before employers are billed for child care. Services the 4C agency provides to employers include (1) program monitoring for tax purposes, (2) validating enrollment, (3) mediating conflicts between parents and caregivers, (4) counseling for health and family problems, and (5) assisting in child care contract negotiations. Company payment to 4C is tax deductible, and a tax credit may be earned. (A summary of day care costs and a fee schedule for Title XX child care services are appended.) (RH)

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SPEECH

BY

PHOEBE CARPENTER

"The Work Ethic and Fringe Benefits"

PS 012907

Seminar - May 12-14, 1982

"Day Care As An Employee Benefit"

University of Central Florida, Orlando, Florida

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Phoebe Carpenter

TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)."

PRESENTATION - MAY 12, 1982, UNIVERSITY OF CENTRAL FLORIDA

The American work ethic has taken a beating during the late 60's and throughout the 70's. The conventional wisdom has redefined the value of work and brought to it a requirement that each person's work be fulfilling to that person; that each person's task be one which is satisfying, and which recompenses that person in an amount needed to meet that person's needs. Now we are hearing the term "burn out" meaning a person who has given so much emotional energy and physical time to his or her job that he sickens of it, is tired, unable to continue to perform. The recommendations are for transfers to other jobs, time off the job, realignment of work procedures. I would suggest that we ought to reexamine the purpose of work.

Equal Employment Opportunity Programs examine employment promotion and paygrade advance according to race and sex, and require very strict valuation of each task and the quality work the task requires before any inequity may be allowed in workers. Local and federal agencies inspect work conditions and employees today expect far greater comfort and convenience than was true 10 or 20 years ago.

We have been educated to the term "under-employed" meaning not that a person is employed at a task which requires less skill than that person has to offer, but meaning that that person is employed at a pay level less than is needed to care for him or her and dependents.

And yet there are jobs which are necessary to be done which are menial and uninteresting and which are not worth very much money. There are jobs absolutely vital to the continuance of an operation which, each in itself is not worth more than entry level pay. If you look at business and industry as you go about your daily business you see these jobs; clerical, receptionist, cashiers, drivers, maintenance people, assembly line. If all jobs paid each person according to the person's worth, all jobs would be executive level. But industry could not go forward.

I'm interested in the difference between those employers who pay according to the credentials of an employee and those that pay according to the value of the work accomplished. In public education systems each individual is paid according to his credentials. A Masters degree or a Doctor's degree demands an increase in salary, even though the work is not changed. This is true in some national church organizations for their ministers. And it is true in most levels of government, with pay grades

assigned according to the qualifications or credentials or time in grade individuals hold. In contrast, most private professional offices and agricultural areas pay according to the work which needs to be done and the dollar value of that piece of work. Pick a box of fruit, you get paid for the box.

Why do people work? We hear a lot about job satisfaction. What do workers expect about job satisfaction; the interesting aspects of the work, the variety of the routine? In the recent movie "Nine to Five" there as a lot of feeling expressed about depersonalization, a resentment toward employers for their lack of compassion for and interest in the private problems of employees.

In my opinion people work for the money, especially parents of very young children. There is great satisfaction in earning one's own living, paying for one's shelter, transportation and food, earning enough to experience some recreation, satisfying the needs of one's family. There can be no greater satisfaction than experiencing direct results of work in better care of the family.

As there have been changes in attitudes toward work, there have also been changes in attitudes toward family relationships. We are living through the era of parent training.

Even through the professionalization of rearing children, parents still have great concern for their children. They experience great satisfaction when their children do well, and agony when their children do not do well.

Today there's a great fad at parent education and parent training and probably there is a need for information to parents. But there has also been bred an uncertainty in parents and a conviction that someone other than themselves may know better how to care for their children.

It is refreshing when I meet a young parent who's confident that they're doing the right thing for their child....who has confidence in choosing a caregiver or a day care center and <u>expects</u> good service

from that care center.

Too many parents carry heavy guilt about leaving their children during the day with child care agencies while they work. This guilt can be quickly relieved if the parent has more confidence in his/her own judgement as she chooses the care center and if the parent is confident that she is buying the best care available for her children and if she is confident that the care the child receives is in the same philosophy and religious posture as the parent's own.

We idealize today. We pretend that in the "olden days" mothers stayed at home to care for their children. Yet a large percentage of parents always have been the sole support of their children. This was true on the frontier. It was true in early cities. It was true when women worked in the sweat shops in the garment districts. It was true when women and children manned the production lines during the development of the machine age. It was true during World War I, and World War II when women worked in the factories and many were then left to rear their children alone.

Hundreds of thousands of mothers of young children have always worked, have always used child care as an extension of their own capabilities so that they could be away from their children to work. Some of them were able to leave the children with grandmothers and it may be true that in earlier years the extended family was more available to care for children. More then one family lived in a house. It is also true that the older children did not all go to school as they should today, and the older children easily stayed home to care for the younger children. The "kids kept themselves".

And in earlier days purchased child care was cheap. The parents would pay a babysitter for very little money, probably a teenager, could hire nanny to live in (sometimes one form a foreign country) to live in and learn our ways, and keep the house and care for the children.

Today minimum wage and education, and expectation of job satisfaction, plus consumer protection in the form of state-required staff-child ratio, has caused the cost operating child care as a business to be commensurate with the cost of operating any other business.

The professionalization of child care as well as the professionalization of parenthood is not all bad. It's probably very good for children, but it does create an impasse in the cost of child care that must be paid for or by parents who are away from their children because they are employed.

Today a single parent working at entry level cannot earn enough to pay for their own child care. They have very few options. It's the young adults who have the children. And by and large it's the young adults who work at the lower level of pay. A mother who is a sole support of two or three children must go to work to earn the money to feed the children, or apply for government assistance: Aid to Families with Dependent Children, or "welfare". This welfare was designed to care for women alone with children so that they would have enough to eat, have clothes to wear, and could grow up "normal". And yet the conventional wisdom is that welfare is bad, that women who stay at home with their children are having children for the purpose of getting a welfare check, and in southern states the level of welfare payments is

arrived at by determining in an individual case the amount the money necessary for food, shelter and clothing for a family and then paying 60% of that amount.

It is no wonder that most self-respecting parents who find themselves alone with small children would prefer to work. And yet the alternative of working and earning a minimum wage does not solve the problem, because of the cost of child care. To go to work and leave the children alone at home with each other constitutes child abuse and neglect. These are grim choices. Unless there is some source of assistance to the single parent for the care of the children during the working hours, there is neglect of the children. This does develop tremendous anger in parents. Guilt, anger and frustration, often directed at the employer who pays at the level of $8,000. or $9,000. per year for a job thats worth about that amount and yet cannot possibly cover living costs plus $2,000. for each child per year to be cared for during the work day.

Changes in families and attitudes toward family relationships have contributed to the changes in the work ethic and expectations of employers.

* Children all attend school, and are not expected to drop out to tend the younger children or to support the family.

* Children no longer work in factories and law forbids their presence in the work place (as in the groves)

* Families are mobile, extended family as grandmothers, are far away

or

they are also working full time or they expect to be free to travel.

Mother and father both work - and always did - but the older children and other relatives are not there to help care for the young, and the young cannot be at the work site.

Attitudes about work can improve a lot, if working helps solve family problems instead of making them worse.

How do you take a boring low paying job and turn it into a satisfying desirable job? By providing child care as a direct benefit of the work.

Everybody cannot be an executive. Everybody doesn't want to be an executive. Everybody doesn't even want to be in middle management. Some would rather put in their time and have their minds somewhere else. Some would rather come to work at the appointed time, do the work that is given to them, be free to leave at the appointed time,

and allow some other person to make the policy decisions and give the directions. Very very often the person who comes to "put in the hours" gains their satisfaction of life someplace else.

I'm proposing today that hundreds of thousands of young parents, mostly mothers, (but some fathers) who are the sole support of small children gain excitment and satisfaction in their lives by watching their children grow and that their job is simply a vehicle for bringing in the money for making it possible for the primary function of their life, which is caring for their children. I am certain that this is true of young mothers who earn a minimum wage level and are committing their lives to rearing their children from birth up through the 5th or 8th year of their life in a wholesome way. Their excitment is at home with their children. The job is a mechanical vehicle to produce the funds to hold life together.

When the job does not produce enough funds to hold life together there is anger at the employer, not justifiable. And there is frustration at home because there is not enough food. And yet the only alternative is to stop work and appy for welfare, which also is not respected and does not supply enough funds to hold a family together.

Women constitute half of the labor force. Those menial but necessary jobs in all businesses add up. 80% of all women in the work force are concentrated on lower paying lower status jobs in service industries, clerical occupations, retail stores, factories and plants. The National Commission on working women, Washington D.C., documents that of all the women in the labor force, 80% hold the lowest pay level jobs. To me this documents that business and industry need the women who are willing to work in the lower paid jobs. And I would add that the women are willing to work in the lower paid jobs because that job is the vehicle that makes it possible for them to have a satisfying life with their children.

Now an employer who can make that dum-dum- job attractive will have a loyal employee who does not mind holding the plain job for very low pay, because their satisfaction is somewhere else.

I said parents really care about their children. Satisfaction in these women's lives is not in their work, but in their children, and in providing for them; dressing, feeding, and talking about them. If they can't afford to be with their children, (and not all mothers want to be physically with them all day every day), the satisfying event in their lives is still their children. A plain job which directly provides child care for their children converts that plain job into a vehicle to produce the exact effect they're looking for at a price their employer can pay. A parent

who is the sole support of two children experiences child care costs of $80.00 per week.

Sometimes the ordinary job is a second job in a family where there are no children and it enables a couple to buy a house, a car, boat or take a vacation. When that ordinary job is the only job in a family with two small children it cannot cover the cost of child care and make all other payments.

The answer is not higher pay for every job. That only makes the problem worse as the cost of child care goes up along with the cost of everything else. I propose that the answer is in child and dependent care fringe benefits. The benefit of child care is to the community and to the employer. The benefit to the parent is satisfaction at work and at home. The benefit to the child is a dividend.

Just as bearing a healthy child is the dividend of good health care of the mother and the benefit is to the child, rearing healthy children in our society is the result of an intelligent arrangement of the work dynamic with the family structure. Remember that 60% of all of the mothers of children under six are in the work force in Florida. The healthy care of the children is the result of a good arrangement of the work and family relationship. The benefit to the child is a dividend. The benefit to the society is a necessity.

Provision of child care as a fringe benefit is the least expensive, most productive activity an employer can initiate. You could almost pay for it out of the advertising and public relations budget instead of management! There are tax incentives and tax benefits for doing it. In Central Florida, it is deductible from state and federal taxes as a cost of doing business, but also, depending on the location of the company and the location of the residence of the employees, child care can be a 50% tax credit to the corporation.

We're going to talk today about 4C Child Care Assurance Plan which I propose for Central Florida because of the tax benefits and because of the ease of operation. In Central Florida we are unique in the nation in that there is already in place an agency which can:

* Receive funds from any source
* Assist any family in the payment of their child care
* Allow the family to choose any child care provider which accommodates the family's wishes and needs
* Pay for the child care
* Consolidate that expense into a single bill
* Bill correct employer or funding source and send a complete report of the services provided, tailered to accommodate all of the regulations for the best tax benefit to that employer.

This 4C agency in Central Florida grew because of the very conservative nature of the community. Twelve years ago when public funds first became available for child care, United Way in Orange County and Seminole County began to participate in the efforts. The wish was to assist families in the purchse of child care from the private market, allowing them to choose their church-operated day care center, the lady next door, the day care center in their neighborhood which they liked, one on the way to work instead of forcing welfare-level public-paid child-care-receivers into "public operated day care for poor people".

This agency has been able to help them to buy into the system along with everyone else. This system is operated on a computer which, with a program long ago designed and paid for enables us to know at any time:

* Whose child is getting care in which child care facility
* For how many days
* For what price per day
* How much the parent pays
* What the fund is to pay the difference to that facility
* At what time that parent is to come back to the office to determine eligibility for another six months period.

This system is already working to integrate the public paid child care family with employer paid child care family and has the added bonus of being able to identify any employees in your company who, for one reason or another, are eligible for any of the several public funds. We use those public funds first before adding children to the bill to the employer. This is called The 4C Child Care Assurance Plan. It was designed eighteen months ago and has now received clearance from Internal Revenue Service as non-discriminatory and 4C has been approved as a manager for that plan even though 4C is a non-profit corporation.

In addition 4C has been approved by the Florida Department of Veteran and Community Affairs as a "preapproved project" for community contributions which provides the tax credit in addition to a tax deduction under certain circumstances.

Today many businesses are exploring the value of including child care in their fringe benefit package. This is being offered by a wide variety of fringe benefits managers or new firms who have set themselves into the business of providing child care for employers. Because Central Florida is an area growing in population and business expansion a number of these new child care management firms have come into this state and may be contacting you to provide child care for your employees.

As with most new entrepreneurial activities some of these are very good and some of these are questionable. Please remember that here in Central Florida you have an agency that serves Orange, Osceola and Seminole Counties which has been in the business of managing dollars to help families buy their child care for eleven years. 4C for Central Florida has been managing money for child care purchase under the United Way and under the State of Florida for that long. We pay for 5,000 children a day in over 120 different child care provider agencies in the area.

The parent who receives child care assistance through 4C has free choice of all qualified child care providers. If you should find it to your advantage to include a child care or child care information as part of your employee assistance program or fringe benefit package here are some of the things that 4C can provide for you.

We can guarantee that the child care paid for by your company for your employees meets applicable local, state and federal standards for operation. You should know that if the child care you pay for fails to meet applicable standards your company tax advantage is jeopardized under IRS audit after the fact. Also, if the care your employee receives does not meet standards, the parents tax credit is not valid. 4C guarantee of standards protects the parents tax credit as well.

We can guarantee that the child you pay for is actually in the provider agency on the days you pay for. You should know that if you choose to pay for child care as a fringe benefit by adding the fringe money to your personnel paychecks, you may be paying for day care that never takes place. This not only is a financial disadvantage to you it is again jeopardizing your tax deduction under IRS audit.

4C can provide to your company Child Care Information and Referral. If your employee gets in a fight with the day care center 4C can be the mediator and/or help your employee find another day care center that better meets their needs. It's a real good thing when an employer pays a part of the cost of the employees' day care. It's a real bad thing when the employer becomes in the middle between the mother and the lady who cares for her child.

4C can help your employees find what they need in day care or health care for their children. We can help meet needs such as hearing and vision screening. 4C can help with problems of child abuse, spouse abuse or other serious family problems that need referral to specialized agencies. If 4C is part of your Employee Assistance Program this counseling service is made available.

4C already is in contract with most of the day care providers in the area. If your company wishes to pay for day care for employees, 4C can negotiate contracts with any licensed provider your employee chooses. We will pay the bill to each separate provider in behalf of each employee and then consolidate into one with a report to you. The company payment to 4C is entirely tax deductible at state and federal levels as a cost of doing business, and under some circumstances may earn a 50% tax credit as well.

4C does comparison shopping for day care. We assess the quality through an assessment monitoring system and graph these assessment scores of provider agencies compared to their offered rate. We can compare the quality offered for the rate asked of any day care provider with all others in the community. You should know that the dollars that you spend for day care are

buying a quality of care worth the rate you pay. 4C can offer you that comparison shopping as well as full freedom of choice for each of your employees.

You may not be interested in child care services for your personnel, but we want you to know that the service is available and that this agency is experienced and able to provide it for you if you should decide. We have been approved by IRS to handle child care as a fringe benefit and Child Care Information and Referral for private corporations and companies in the area. We can do this for you at far less cost than any of the new agencies coming into the state, because we are already doing it for 5,000 families in the area. We can assure you that any of your employees who, because of their status in life (one parent supporting several children alone) are eligible for public funds we have available they will be provided service through those public funds at no cost to you. If other of your employees need child care and the company wishes to provide them information in getting it or subsidize the cost of their day care as a fringe benefit we will be happy to arrange that program for you.

There is material in your packet about 4C for Central Florida and about the Child Care Assurance Plan.

Friday morning we will cover exactly how 4C operates and what we do here. YOU'RE invited.

####

PRESENTATION - May 12 UCF CONFERENCE

D R A F T

We have managed public funds for child care for 12 years.

We have·

Observed wage leveles

Child Care Costs

Parent initiatives and parent choice

Assessment of child care quality

Quality and service/rates

Results:

We recommend that employers pay 30% of the cost of care for each employee.

Employer	30%	
Parent	70%	IRS child care tax credit to parent 30% of the 70% at under $10,000. income to 20% of the 70% at over $20,000.

The most any parent will pay is 50% of the full cost and if income of the parent is under $10,000. the parent will pay about 40%

EXAMPLE:

Child Care rate	$40.00
Employer pays 30%	- 12.00
Parent payment	$28.00

The parent then

Claims	30% of the $28.00	= $ 8.40		
	28.00	-8.40	= $19.60	parents net cost if the parent earns under $10,000.
Claims	20% of the $28.00	= $ 5.60		the parent pays per child net cost if the parent earns over $20,000.
	28.00	-5.60	= $22.40	

Employer pays 30% of the cost of care

The Centers card rate is $40.00 per child per week or $2,080.00 per child year.

2 children	$4,160.00
3 "	6,240.00
4 "	8,320.00

The centers usually give discounts for additional children and as children reach 6 years old they go to school. Few have more than 3 preschoolers.

Mother receiving Title XX Child Care paid for by 4C:

Mother with 2 children who earns $8,700 income pays fee of $15.60

+ 3.90

for 2 ---$19.50

Gets a raise of 6%

Now earns $9,222. income becomes ineligible for 4C help.

Her fee jumps from $19.50 to $80.00 per week.

But if that mother of 2 @$9,222. a year moves to employer assisted child care and the rates for each child is still $40.00 or $80.00 for 2.

If the employer pays 30% or $24.00 wk

4C continues to pay for food 16.00 wk

Parent pays 40.00 wk claims IRS tax credit of 30%

IRS pays $12.00 per week

Parents net payment is $28.00 per wk/or $1,456.00 per year out of a $9,222. income, thus the parents net fee jumps from $19.50 to $28.00 because she got a raise from $8,700. to $9,222.

She is able to accept the raise and keep the job and still keep her child care. The children will grow up and end her needs to pay for child care, but it will not have prevented her advance and her employment. She is able to move and keep the job. The increase in the cost of her child care after she got the raise was an annual net increase to her of $468.00 the increase in the amount of her earnings when she got the raise was net increase of $522.00. So not only was she able to keep her children in care, the increase in her income covered the increase in her child care fees with a little left over.

##

FEE SCHEDULE FOR TITLE XX CHILD CARE SERVICES Effective July 1,

DAILY		WEEKLY		NUMBER OF PERSONS IN FAMILY								
1ST	2ND	1ST	2ND	1	2	3	4	5	6	7	8	9
.60	.15	3.00	.75	3,401 3,494	4,501 4,621	5,601 5,748	6,701 6,875	7,801 8,002	8,901 9,129	10,001 10,198	11,101 11,266	12,201 12,335
.72	.18	3.60	.90	3,495 3,588	4,622 4,742	5,749 5,896	6,876 7,050	8,003 8,204	9,130 9,358	10,199 10,395	11,267 11,432	12,336 12,469
.84	.21	4.20	1.05	3,589 3,682	4,743 4,863	5,897 6,044	7,051 7,225	8,205 8,406	9,359 9,587	10,396 10,593	11,433 11,598	12,470 12,604
.96	.24	4.80	1.20	3,683 3,776	4,864 4,984	6,045 6,192	7,226 7,400	8,407 8,608	9,588 9,816	10,594 10,790	11,599 11,764	12,605 12,738
1.08	.27	5.40	1.35	3,777 3,870	4,985 5,105	6,193 6,340	7,401 7,575	8,609 8,810	9,817 10,045	10,791 10,988	11,765 11,930	12,739 12,873
1.20	.30	6.00	1.50	3,871 3,964	5,106 5,226	6,341 6,488	7,576 7,750	8,811 9,012	10,046 10,274	10,989 11,185	11,931 12,096	12,874 13,007
1.32	.33	6.60	1.65	3,965 4,058	5,227 5,347	6,489 6,636	7,751 7,925	9,013 9,214	10,275 10,503	11,186 11,383	12,097 12,262	13,008 13,142
1.44	.36	7.20	1.80	4,059 4,152	5,348 5,463	6,637 6,784	7,926 8,100	9,215 9,416	10,504 10,732	11,384 11,580	12,263 12,428	13,143 13,276
1.56	.39	7.80	1.95	4,153 4,246	5,469 5,589	6,785 6,932	8,101 8,275	9,417 9,618	10,733 10,961	11,581 11,778	12,429 12,594	13,277 13,411
1.68	.42	8.40	2.10	4,247 4,340	5,590 5,710	6,933 7,080	8,276 8,450	9,619 9,820	10,962 11,190	11,779 11,975	12,595 12,760	13,412 13,545
1.80	.45	9.00	2.25	4,341 4,434	5,711 5,831	7,081 7,228	8,451 8,625	9,821 10,022	11,191 11,419	11,976 12,173	12,761 12,926	13,546 13,680
1.92	.48	9.60	2.40	4,435 4,528	5,832 5,952	7,229 7,376	8,626 8,800	10,023 10,224	11,420 11,648	12,174 12,370	12,927 13,092	13,681 13,814

FEE SCHEDULE – PAGE 2 FOR TITLE XX CHILD CARE SERVICE Effective Ju

DAILY		WEEKLY		NUMBER OF PERSONS IN FAMILY									
1st	2nd	1st	2nd	1	2	3	4	5	6	7	8	9	
2.04	.51	10.20	2.55	4,529 4,622	5,953 6,073	7,377 7,524	8,801 8,975	10,225 10,426	11,649 11,877	12,371 12,568	13,093 13,258	13,815 13,949	1 1
2.16	.54	10.80	2.70	4,623 4,716	6,074 6,194	7,525 7,672	8,976 9,150	10,427 10,628	11,878 12,106	12,569 12,765	13,259 13,424	13,950 14,083	1 1
2.28	.57	11.40	2.85	4,717 4,810	6,195 6,315	7,673 7,820	9,151 9,325	10,629 10,830	12,107 12,335	12,766 12,963	13,425 13,590	14,084 14,218	1 1
2.40	.60	12.00	3.00	4,811 4,904	6,316 6,436	7,821 7,968	9,326 9,500	10,831 11,032	12,336 12,564	12,964 13,160	13,591 13,756	14,219 14,352	
2.52	.63	12.60	3.15	4,905 4,998	6,437 6,557	7,969 8,116	9,501 9,675	11,033 11,234	12,565 12,793	13,161 13,358	13,757 13,922	14,353 14,487	
2.64	.66	13.20	3.30	4,999 5,092	6,558 6,678	8,117 8,264	9,676 9,850	11,235 11,436	12,794 13,022	13,359 13,555	13,923 14,088	14,488 14,621	
2.76	.69	13.80	3.45	5,093 5,186	6,679 6,799	8,265 8,412	9,851 10,025	11,437 11,638	13,023 13,251	13,556 13,753	14,089 14,254	14,622 14,720	
2.88	.72	14.40	3.60	5,187 5,280	6,800 6,920	8,413 8,560	10,026 10,200	11,639 11,840	13,252 13,480	13,754 13,950	14,255 14,407		
3.00	.75	15.00	3.75	5,281 5,374	6,921 7,041	8,561 8,708	10,201 10,375	11,841 12,042	13,481 13,709	13,951 14,094			
3.12	.78	15.60	3.90	5,375 5,429	7,042 7,099	8,709 8,770	10,376 10,440	12,043 12,110	13,710 13,781				

3.25 x 40 = 134 x 52 = 6968